

# **An Ethical Implementation of Correlation, Causation and Determination in Private Policy, In Regard To Negative Social and/or Financial Phenomena**

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There are three possible ethical responses to negative social and/or financial phenomena, on a private policy level.

--If a negative phenomenon is proven to involve a certain group, but this relationship is correlative, i.e., a large number of people of a certain group engage in an undesired activity social or financial, but the cause for this can also be shown to be attributed to other factors (such as poverty, place of residence, family structure or lack thereof, and so forth.)

*In this case, there can be no ethical private policy response, based on inclusion in this group.*

--If a negative phenomenon is proven to involve a certain group, and this relationship is proven to be causative, i.e., a person's inclusion in this group is a clear causative factor in determining the recurrence of a particular negative social and/or financial phenomenon.

*In this case, there can only be a proactive private response, based on inclusion in this group (such as awareness training, efforts towards inclusion, broader range of availability of goods and services, and so forth).*

--If a negative phenomenon is proven to involve a certain group, and this relationship is proven to be deterministic, i.e., a person's inclusion in this group absolutely results in the recurrence of a particular negative social and/or financial phenomenon.

*In this case, there can be reactive policy response based on inclusion in this group (such as exclusion from goods and services, increased price, and so forth).*